



FY2020

annual report



message

from the board president
and executive director

Dear Habitat Friends,

This past year, we witnessed the devastating impact of a national pandemic that caused an overwhelming loss of life and a nationwide economic crisis resulting in businesses closing, jobs lost, schools shut down, children at home, and increasing challenges for those suffering from mental health, addiction, and domestic violence. This all happened while individuals and families were directed to shelter in place. Never before has a safe and affordable home been more important to the health, safety and security of our families and our community.

COVID-19 spurred Habitat Choptank ever forward in our work to support local families in achieving their dreams of home ownership or undertaking emergency and necessary repairs on their homes. And we continue to work to build stronger communities through creating decent and affordable homes, engaging community residents in being part of the change, and in supporting the overall needs of the family, which go far beyond a roof and four walls.

An affordable home means a family can cover housing costs and still be able to provide for life's other necessities: food, health care, transportation, education. A decent home means a secure and safe home that can safeguard a family's health. And an affordable and decent home needs to be rooted in a neighborhood that embodies and sustains a quality of life for all who live there.

Habitat for Humanity's vision is to eliminate poverty housing from the face of the earth. This is accomplished through our mission to work in partnership with God and all people to build homes, community, and hope. Just as a house requires a foundation upon which it must be built, our foundation is rooted in Jesus Christ. He is our cornerstone.

As we continue to forge ahead with a focus on revitalizing neighborhoods in partnership with residents who live there, we invite you to join us. Join us in making a difference. Join us in being a catalyst for change. Join us in serving those in need. Join us in facilitating conversation and building stronger and more resilient communities. Join us in bringing passion and commitment to a world in need.

We thank you for your past support and look forward to our ongoing journey together!

Respectfully,



Paul Brant
Board President



JoAnn Hansen
Executive Director



what we do





what we do

We know that building one decent home in a blighted neighborhood, while a good start, is not the only help a community needs, so our focus over the past five years has been to establish a Neighborhood Revitalization (NR) program. The goal of NR is to improve communities in a way that makes a lasting impact on the quality of life of its residents. The tools of this work include increasing homeownership in a community through new builds or rehabilitation of vacant homes, owner occupied home repair, and working with community partners to support the hopes and dreams of the residents.

When COVID 19 surged in March 2020, we had to change the way we do business in all areas of our operations. But with the continued support of our donors, partners and friends, we were able to continue to provide more families with safe and affordable homes through our homeownership and repair programs.

Homeownership Program

In FY20, we were building 15 homes in Hurlock and Cambridge in Dorchester County and Easton and St. Michaels in Talbot County. Until the pandemic hit, we were able to follow our regular construction process with stick builds and the use of volunteers. In March 2020 with the arrival of COVID 19, however, we followed Habitat for Humanity International's recommendations, closed our job sites to volunteers, and continued construction through the use of contractors. We also fast tracked our plans to utilize modular homes, which take fewer volunteers to construct, with an eye to the longer term effects of the pandemic and our desire to meet the growing need for affordable housing in our community.

We also looked at ways to get our homebuyers into their homes as early as possible, even with mortgage processing taking longer because of the pandemic. While three homebuyers were able to move in before the pandemic occurred, our efforts resulted in six additional homebuyers moving into their homes through an early entry for future home sales arrangement.

Repair Program

Through our Home Repair program, we partner with low-income homeowners who need help to maintain and perform necessary repairs on their homes, allowing them to reclaim their homes with pride and dignity.

In FY20, our Helping Hands Revolving Loan Fund program was fully implemented based on the Habitat principles of payback, sweat equity, and education. Under the program guidelines, eligible families make 80% or less of the area median income, own their own home, and have resided in the home as their primary residence for more than one year. The cost of the repair is calculated on an income-based sliding scale and repaid at 0% interest, making home repair affordable. Under this program, we were able to complete 22 repairs and weatherizations in FY20.

Community Engagement



We continued our efforts in FY2020 to engage members of the communities where we work. We collaborated with the City of Cambridge and other partners and held five Steam into Summer family and community events on Saturdays in July and August 2020 in the Historic Pine Street District's Cornish Park in Cambridge.

With support from the AARP Foundation, we conducted *Here to Stay: Home Upkeep for All Workshops* for seniors to provide tools and advice to make preventive home maintenance easy and cost-effective, thereby allowing seniors to age in place in their own homes. We incorporated the workshop into our annual Senior Resource Fair where we provided seniors in the Cambridge community with information on a wide variety of resources at their disposal. In total, 224 seniors were helped with this effort.

Our Partners

We are blessed to have community partners who work in collaboration with us to build homes, community and hope. In August 2019, one such partner was the Chesapeake Bay Maritime Museum who generously donated employee time to work on our homes on Brooks Lane in St. Michaels. We were the beneficiaries of a full week of time from CBMM employees who helped us make great progress on the homes in the neighborhood.

In the summer of 2019, we also collaborated with Pickering Creek Audubon Center. Thanks to a partnership with Pickering Creek and their funding from the Chesapeake Bay Trust, we were able to plant 23 Red Maple and Sweet Bay Magnolia trees in the Brooks Lane neighborhood in St. Michaels





our volunteers

In FY20, 346 volunteers invested 19,649 hours of service. These hours were worked from July 2019 to March 2020 when we closed our jobsites and ReStore to volunteers as a result of COVID 19. Based on the guidance from Habitat for Humanity International, volunteers with 100 or more hours in FY20 were able to continue to serve.

Thank you to these volunteers for so generously lending their time and talents to help further our mission in Talbot and Dorchester Counties.

100 – 199 hours

Brian Alexander
Joan Bailey
Brad Baker
Mary Ellen Bauer
Tony Breeze
Vaughn Burgstahler
Kevin Callahan
Rory Callahan
Sean Callahan
Tom Cleary
Dick Codrington
Kate Condon
Tom Cornwell
George Dappert
Jerry Fairbanks
Lew Fritz
Tim Haynes
Fred Hildenbrand
John Hunnicutt
Tom Ledvina
Nancy Lytell
Claude Maechling
Tom Monaghan
William Montague
Lee Newcomb
Tony Passerella
Nancy Phillips
Diana Sable
Gene Skinner
Dick Smith
Ken Smith
Jan Swigert
Peggy Tarburton
John Tochko

Bob Walton
Seth Warfield
Dick Weaver
Ron Wolfe
Skip Wrightson

200 – 499 hours

Catherine Beam
Dave Bergstrom
Keonda Bryant
John Burtman
Steve Clineburg
William Griffith
Fred Haller
Erin Hoff
Bill Lane
Dave Perry
Roy Smoot
Bob Terrell
Wayne Towers
Chuck Weber
Roy Weedon
Jane Wilson
Tom Wilson
Sandy Wrightson

500 – 749 hours

Byron Belcher
Sandy Holicky
Pam Martinsen
Bob Mawyer

1,000 hours & Greater

Nathan Kish
Terri Spence

volunteer awards

We celebrated our volunteers differently because of the pandemic and had a “drive through” celebration where we recognized volunteers for their service.



Golden Hammer Award

Bob Terrell



Golden Hard Hat Award

Joan Bailey

Special Recognition

Bob Mawyer and Sandy Wrightson

Contractor of the Year Award

All Weather Heat & Air, LLC

Faith Partner of the Year Award

St. Luke United Methodist Church

Community Partner of the Year Award

Pickering Creek Audubon Center



our impact



Families across the United States pay too much for their home. Rent and home-ownership costs are sky-rocketing, and wages are not keeping pace. Everywhere you look, the stability that home brings remains out of reach for too many families. Families should never have to spend more than 30% of their income on a home. Unfortunately, even before the COVID-19 pandemic, over 18 million households were paying half or more of their income on a place to live. That's why we worked hard this challenging year to help even more families and as quickly as we could and to ensure that no family pays more than 30% of their income or the cost of home.

9 homes in process

Home Sales: 3
Early Entry: 6



15 homes under construction



102 homebuyer inquiries

1 mortgage shredded

3 land bank additions



22 weatherization and critical home repairs



224 community members served

through our Annual Senior Resource Fair and AARP home maintenance workshops

6 community development activities

collaborated with the City of Cambridge and other non-profits to bring resources to Cornish Park in the center of the community where we build

346 volunteers



19,649 volunteer hours



reStore expansion

In the spring of 2020, we celebrated the expansion of our ReStore in Easton. While remaining in the same building, we expanded into 5,000 square feet of adjacent space, allowing more room for larger items such as windows and other building supplies, plus a much larger furniture showroom.

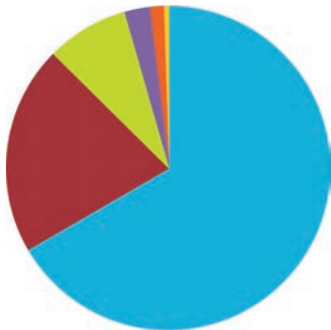
We also gave the store a facelift with new paint throughout, new check out desks, a new front entrance, a refurbished kitchen, and additional ReStore management and staff offices. All of this work occurred with contractors and staff help during the time the store, our offices and the jobsites were closed due to the pandemic.

The new store re-opened with a new management and staff team on June 30, 2020. We are grateful to those in the community who continue to donate and shop in our ReStore to support the need for quality affordable housing in Dorchester and Talbot Counties.



FY20 FINANCIALS

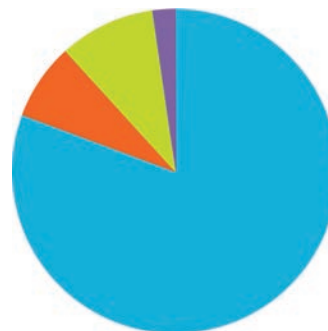
Habitat Choptank had 15 projects in progress during the fiscal year with 9 home move-ins.



FY20 Revenue

- **Contributions & Special Events** - \$2,256,504
- **Program Services*** - \$704,487
- **Government Grants** - \$276,820
- **Other** - \$85,181
- **ReStore Net Revenue** - \$(45,057)
- **In-Kind** - \$16,676

Revenue without Restrictions - \$2,965,551
 Donor Restricted Revenue - \$329,060
Total Revenue - \$3,294,611*



FY20 Expenses

- **Program**** - \$1,689,008
- **Management** - \$158,871
- **Fundraising** - \$199,104
- **Debt Servicing** - \$48,186
- Total Expenses - \$2,095,169**

*The \$1.2 million in revenue over expenses in FY20 can be attributed to a generous planned gift which is currently in an investment fund to support an expansion of program services.

**Program includes land acquisition and site development, building materials, professional construction management, selecting, educating and preparing qualifying buyers for home ownership; servicing and the maintenance of home owner mortgages, neighborhood revitalization projects; volunteer recruitment, engagement, and supervision.



our support



Habitat for Humanity Choptank is grateful for the many donors who consistently and generously support our work of ensuring everyone has a decent place to call home.

The information contained in the following sections reflects total giving for all projects and campaigns conducted by Habitat Choptank including grants, cash gifts, Carpenters Club, special events, legacy gifts and all other special projects between July 1, 2019 and June 30, 2020.

\$100,000 and Above

Maryland Energy Administration
Ms. Carole F. O'Malley
Mrs. J. Thomas Requard

\$20,000 - \$99,999

AARP Talbot County Chapter, #1601
Mr. and Mrs. Stephen R. Clineburg
DHCD - Div. of Neighborhood Revitalization
Mrs. Florence B. Harper
Maryland Affordable Housing Trust
Nathan Foundation, Inc.
W Maple Ave, LLC

\$10,000 - \$19,999

Mr. & Mrs. Charles F. Bohn
Mr. George Dappert and Ms. Judy Wixted
Mr. & Mrs. David J. DeLuca
Mr. & Mrs. George P. Eysymontt
Mr. & Mrs. Clayton V. Fisher
Mr. & Mrs. Thomas E. Hill
Mr. & Mrs. Michael Klein
MD Dept. of Housing & Community Dev
Small Business Administration
T & M Mitchell Foundation
Waddell Foundation, Inc.

\$5,000 - \$9,999

Mr. Raymond E. Bergman
Mr. & Mrs. Peter A. Fellowes
Mr. Harley Gates
Mr. and Mrs. Lee Grier
Habitat for Humanity International
Mr. & Mrs. Bruce Hammonds
Mrs. Marcia P. Kirby
Mrs. Kate Mansfield
The Rev. and Mrs. George R. Merrill
Dr. John O. Meyerhoff
Mid-Shore Community Foundation, Inc.
PNC Foundation
Preston Ford, Inc.
Schwab Charitable Fund
W & L Rentals, LLC
Mr. & Mrs. Charles J. Weber
Mr. Martin Wells & Ms. Carol Sargeant
Mr. & Mrs. Barry S. Wildstein

\$2,500 - \$4,999

Cambridge Rotary Community Service Foundation Inc.
Mr. and Mrs. Kim J. Cassidy
Mr. and Mrs. Roy B. Cowdrey
Mr. and Mrs. George William Dixon
Dock Street Foundation
Reverend Daniel Dunlap
Mr. and Mrs. Frederick R. Haller
Mr. and Mrs. Richard H. Harrison
Mr. and Mrs. Thomas Hill - Llandaff Family Foundation
Mrs. Patricia M. Ingram
Ms. Phyllis Rambo
St. John Foundation, Inc.
St. Mark's United Methodist Church
Mr. and Mrs. Seth L. Warfield

\$1,000 - \$2,499

American Legion Post 91
Mr. & Mrs. William H. Bailey
Mr. & Mrs. Harold Baines
Mr. & Mrs. David C. Baker
Ms. Mary Ellen Bauer
Blake Blackston American Legion Post 77
Mr. & Mrs. Robert C. Bohn
Mrs. Marian T. Brown
Cambridge Family Eye Care
Cantner's Drug Store
Chesapeake Employers Insurance
Christ Church St. Michaels Parish
Mr. & Mrs. James B. Deerin
Mr. John J. DeLuca
Mr. & Mrs. Steven P. Doehler
Mr. Michael J. Ference
Mr. & Mrs. George J. Fox
Ms. Dagmar D. P. Gipe
Mr. Michael M. Hash
Mr. & Mrs. Bill G. Hendon
Mr. & Mrs. Jeffrey Joseph
Keegan Family Fund
Dr. Michael Edward Lantz
Mr. Rick Leader & Ms. Nancy L. Andrew
Mr. & Mrs. Ronald E. Leshner
Mr. & Mrs. Stephen P. Martinsen
Mid Shore Appraisal Services, Inc.
Mr. Robert Middleton and Dr. Susan Forlifer
Mid-Shore Board of Realtors, Inc.
Mr. Kevin W. Moran
Mr. & Mrs. Lawrence A. Neviasser
Mr. John Adam Novak
Mr. & Mrs. Charles E. Pax
Mr. & Mrs. David S. Perry
Ms. Diane Rohman
Shoreline Painting, Inc.
Mr. & Mrs. Alfred Sikes
Ms. Nora E. Skiver
Mr. & Mrs. Roy Smoot
Sts. Peter and Paul Catholic Church
Mr. & Mrs. Timothy R. Talbot
The Walmart Foundation
Ms. Carol G. Thompson
Mr. & Mrs. Frederick Wayne Towers
Mr. Ronald K. Wolfe & Ms. Ann M. Crocker

\$500 - \$999

Mr. Bruce Aldred
Mr. and Mrs. Jeffrey C. Ayers
Mr. and Mrs. Douglas D. Bennett
Dr. and Mrs. Paul Brant
Mr. and Mrs. James A. Brodsky
Ms. Joyce A. Brown
Mr. and Mrs. Bill Childs
Christmas in St. Michaels, Inc.
Coldwell Banker Chesapeake Real Estate, LLC
Commerce Properties LLC
Mr. & Mrs. Thomas Crouch
DBA Delmarva Laser Eye Center
Mr. & Mrs. George DeSimone
Ms. Sarah C. Dunn
Easton Church of the Brethren
Mr. Vaughn D. Evans
Mr. & Mrs. James W. Farrell
Mr. & Mrs. Kenneth H. Gibson
Ms. JoAnn Hansen
Ms. Lana W. Harding
Ms. Barbara Hargroves
Henning Davis Family Fund
Herbert P. Gorin, DDS
Dr. & Mrs. Howard C. Hughes
Mr. Martin Hughes & Ms. Mary Ann Schindler
Mr. & Mrs. John E. Hunnicutt
Inter-Rail Group, Inc
Mr. & Mrs. Harold Klinger
Lane Engineering, LLC
Ms. Catherine Collins McCoy
Mr. & Mrs. Jack Meyerhoff
Cdr. & Mrs. Albert E. Miller
Mr. & Mrs. Kenneth M. Miller
Mr. T.J. Morgan
Mr. & Mrs. Eugene Morro
Mr. Frank Narr
Network for Good
Dr. & Mrs. David Oliver
Mrs. Ellen S. Rajacich
Mr. & Mrs. James S. Reed
Mrs. Louisa M. Rey
Hon. & Mrs. Stephen W. Rideout
Mr. & Mrs. Leslie A. Roslund
Shore United Bank
Mr. James N. Simpson
Mr. W. Rembert Simpson
Mr. & Mrs. Hugh M. Smith
Mr. & Mrs. John Thomas Smith
Ms. Elizabeth C. Swaine
Mr. & Mrs. Robert Terrell
Third Haven Monthly Meeting
Ms. Naomi Diane Thomas
Mr. & Mrs. Thomas J. Tracy
Trinity Cathedral
Mr. & Mrs. Myron D. Walker
WalMart
Capt. & Mrs. Edwin R. Weaver
Wesley United Methodist Church
Willow Construction, LLC
Mr. & Mrs. Christopher D. Wright
Mr. & Mrs. Edward Shannon Wyant

\$250 - \$499

Ace Hardware
Mrs. Della M. Andrew
Mr. David Bergstrom
Mr. & Mrs. Will Bishop
Mr. & Mrs. William C. Boicourt
Dr. & Mrs. Stuart M. Bounds
Bridges Land Management, Inc.
Ms. Lorraine M. Caldwell
Mr. & Mrs. Ricky Cannon
Mrs. Jodi A. Cavanaugh-Jews
Mr. & Mrs. Louis A. Codispoti
Mrs. Joan W. Cox
Mr. & Mrs. John T. Detwiler
Episcopal Church Women of Old Trinity Church
Mr. Tyrus Farrow
Frank Divilio Agency
Ms. Caroline George
Mr. Albert B. Gipe
Dr. Roberta R. Gribbon
Mr. & Mrs. Ronald L. Grudziecki
Mr. & Mrs. Paul R. Haddaway
Mrs. Nancy J. Harper
Dr. & Mrs. J. Fredrick Heaton
Mr. & Mrs. A. Carl Helwig
Mrs. Martha F. Horner
Mrs. Carla B. Howell
Mr. & Mrs. John K. Hyatt
Hyatt Regency Chesapeake Bay
Mrs. Marsha T. Kacher
Mr. & Mrs. Richard L. Kelly
Mrs. Bette S. Kenzie
Mrs. Susan K. Kilmom
Mr. Karl F. Krieger
Ms. Johnette Lanham
Drs. David E. Lees
Mr. & Mrs. J. Van Lott
Ms. Janet Mackey
Mr. & Mrs. Thomas C. Malone
Mr. & Mrs. James H. McKee
Mr. & Mrs. Richard S. Miller
Mr. & Mrs. Maurice E. Newnam
Old Trinity Church
Mrs. Linn W. Ong
Mr. & Mrs. Anthony H. Passarella
Mr. Paul E. Peters
Mr. Frederick C. Pomeroy
Mr. Laurence Pratt
Presbyterian Church of Easton
Ms. Terry H. Price
Rauch Inc.
Ms. Barbara Reisert
Mrs. Phoebe C. Reynolds
Rice Family Giving Fund
Mr. Richard Rountree
Mr. and Mrs. James K. Sadler
Mr. Ben Schlesinger
Mr. & Mrs. William C. Schmidt
Mrs. Eunice B. Shearer
Mr. Eugene Skinner
Mr. Richard J. Smith
Mrs. Marsha D. Smith
Mr. Albert L. Smith
St. Luke's United Methodist Church
Mr. & Mrs. William B. Stagg
Mrs. Jo Ann Storey
Mr. & Mrs. Samuel M. Strong
The Ironman Foundation, Inc.
Mr. & Mrs. George A. Thomas
Mr. Enos T. Throop
Watson/Stone Family Foundation, Inc.
Ms. Doris Weber
Mr. Robert Wenneson & Ms. Cynthia J. Lilley
Mr. & Mrs. Jason C. White
Mr. & Mrs. Howard H. Williams
Ms. Elizabeth Jane Wilson

\$249 or less

Mr. & Mrs. William E. Aberg
Mr. James Adams
Alpha Delta Kappa, Xi Chapter
AmazonSmile Foundation
Annapurna Restaurant Group
Mr. & Mrs. Rasmus Apenes
APWB Holdings

Arch Capital Group (U.S.) Inc.
 Arch Insurance Group Inc.
 Mr. & Mrs. Bruce C. Armistead
 Mrs. Carol W. Armstrong
 B & G Foods North America, Inc.
 Ms. Bonnie Ball-Doerfler
 Ms. Melissa Baltz
 Mr. Bruce R. Beier
 Mr. & Mrs. Wayne Bell
 Ms. Sally Bent
 Mr. & Mrs. Marion W. Bevard
 Mrs. Melinda C. Biehl
 Mrs. Corinne M. Bissell
 Mr. & Mrs. James Y. Blankner
 Ms. Diana Bonner
 Mr. T. Dan Bracken
 Mr. & Mrs. H. William Braun
 Mr. Tony Breeze
 Ms. Tammy R. Brewer
 Ms. Childlene R. Brooks
 Mr. & Mrs. Timmy D. Budd
 Ms. Mildred C. Bullock
 Mr. & Mrs. Raymond G. Busen
 Mr. & Mrs. Daryl Joseph Butcher
 Mr. John J. Carey
 Mr. & Mrs. Raymond B. Case
 Mr. & Mrs. Arthur B. Cecil
 Mr. & Mrs. Skip Chase
 Reverend and Mrs. William P. Chilton
 Mrs. Lorraine B. Claggett
 Mrs. Catherine E. Coffield
 Mrs. Dawn M. Coleman
 Mr. & Mrs. R. Stanley Collier
 Mr. & Mrs. Douglas A. Collison
 Dr. & Mrs. Edmund Connelly
 Ms. Heather Cooke
 Ms. Catherine W. Cooper
 Ms. Cathy Cox
 Craig's Drug Store
 Mr. & Mrs. Fred H. Crocker
 Mrs. Joan A. Crowley
 Ms. Tynita Cummings
 Mr. & Mrs. George M. Curtis
 Ms. Annette Daniels
 Mr. Ole Danielson
 Dr. & Mrs. David B. Danner
 Ms. Brenda C. Davidson
 Mr. & Mrs. Thomas Davis
 Mr. & Mrs. Edwin D. Decker
 Delmarva Appraisal Services
 Dr. Jeffrey Denton
 Mr. L. Thomas Divilio & Ms. Lisa A. Gritti
 Docovino Wine Bar & Boutique
 Dorchester County, Maryland
 Mr. & Mrs. Roy E. Droege
 Mr. & Mrs. H. Wade Dudrow
 Mr. & Mrs. Blaine duPont
 Mr. & Mrs. Claude H. Edwards
 Face to Faith Ministries
 Mr. Gerald A. Fairbanks & Ms. Jean E. Rhian
 Mr. David J. Feickert
 Ms. Susan Feickert
 Dr. & Mrs. Lyle D. Feisel
 Ms. Tara Felts
 Ms. Rhodana Fields
 Mr. Douglas L. Firth
 Mr. & Mrs. Paul Fischer
 Ms. Paulette Florio
 Mr. E. Thomas Foster
 Mrs. Fiona L. Foster
 Mr. W. Thomas Fountain
 Mr. & Mrs. Michael Fox
 Friendship United Methodist Church
 Mr. & Mrs. John E. Gadsby
 Mrs. Mary W. Gatchell
 Mr. & Mrs. Christopher T. Gilson
 Mr. & Mrs. William D. Gordean
 Grace Church Baraca Class
 Grace Lutheran Church
 Mr. & Mrs. Ellwood Guy Gray
 Ms. Ellen Barry Grunden
 Mr. & Mrs. James Schiele
 Ms. Susan Haggerty
 Ms. Lisa Hamilton
 Ms. Joann Handley
 Ms. Ann V. Handley
 Ms. Thelma Haney
 Mr. & Mrs. Thomas Hannan
 Mr. & Mrs. Ed Harrison
 Ms. Sharon Hawthorne
 Ms. Lakeshia Hayward-Turner
 Mrs. Mary Ann S. Hazen
 Mr. & Mrs. James J. Healey
 Mr. & Mrs. Sylvester K. Helminiak
 Mr. & Mrs. Maurice D. Hendon
 Ms. Tyriqua Henry
 Ms. Barbara Higgins
 Mr. & Mrs. Frederic R. Hildenbrand
 Col. & Mrs. Robert A. Holden
 Ms. Teresa Spence and Ms. Sandra Holicky
 Ms. Carolyn Hollenbeck
 Mr. & Mrs. Richard J. Holman
 Mr. Gerard T. Hopkins
 Ms. Melanie L. Hopkins
 Mr. & Mrs. Francis Hopkinson
 Dr. & Mrs. William R. Houck
 Ms. Barbara J. Hubbard
 Mrs. Doris S. Hughes
 Mr. & Mrs. George Iden
 imPRESSive Printing Co., Inc.
 Ms. Rhodesia M. Jackson
 Ms. Jill A. Jasuta
 Mr. & Mrs. David Jeffery
 Ms. Mary Ellen A. Jesien
 Mr. & Mrs. Sherwood Johnson
 The Hon. & Mrs. Donald Johnson
 Ms. Takiyah Johnson
 Johnson & Johnson Family of Companies
 Ms. Joan Jordan
 Mrs. Marjorie H. Judd
 Mr. & Mrs. Al Kaemmerlen
 Mr. & Mrs. John G. Kaestner
 Mr. & Mrs. Paul Killeen
 Mr. & Mrs. William N. Kirby
 Mrs. Judith A. Knight
 Mr. & Mrs. Robert A. LaForce
 Mr. & Mrs. Howe Lagarde
 Mr. & Mrs. W. Jack Lane
 Mrs. Charlotte H. Lankford
 Mrs. Diane Laukenmann
 Law Offices of Thomas T. Alspach
 Mr. Cargill G. Lawrence
 Mr. & Mrs. Charles A. Leaver
 Mr. & Mrs. Steven Leder
 Mr. & Mrs. Harold W. Leight
 Mr. Karl C. Lemp
 Mr. & Mrs. Erich Liebig
 Mrs. Catherine J. Liebl
 Mrs. Connie Lindeman
 Ms. Claire Liversidge
 Mrs. Eleanor B. Lockwood
 Ms. Sandra Love
 Mr. Connor Lugo-Harris
 Mrs. Edna F. Lynott
 Mr. William E. Major
 Ms. Lisa Malkus
 Ms. Pat A. Martin
 Maryland Charity Campaign
 Ms. Rachel Massoni
 Ms. Linda M. Mastro
 Mr. & Mrs. Robert Douglas Mawyer
 Mr. & Mrs. Michael J. McCafferty
 Mr. Edward Eugene McCall
 Mrs. Harriett S. McConnell
 Dr. & Mrs. Donald R. Merryfield
 Ms. Gretchen Messick
 Ms. June H. Middleton
 Ms. Cynthia Carrington Miller
 Ms. Laurellen L. Mills
 Mr. & Mrs. Anthony Mohan
 Ms. Mildred Morales
 Ms. Carolyn Reese Morris
 Ms. Nataliya Moskalyuk
 Mr. Nick Mouldsdale
 Mr. James Mourlas
 Mr. John P. Nason
 Mr. Joseph C. Navarra
 Ms. Amy Nichols
 Ms. Brandi Nichols
 Mr. & Mrs. Rolf R. Nordlie
 Ms. Carol A. O'Brien
 Mr. John Ohler
 Mrs. Cynthia P. Orem
 Ms. Alice Collins Osgood
 Oxford Garden Club
 Mr. & Mrs. Philip P. W. Parish
 Parreco Properties LLC
 Mrs. Carol T. Patterson
 Mrs. Delphine M. Peck
 Ms. Alice T. Petizon
 Ms. Paula C. Petry
 Ms. Nancy M. Phillips
 Ms. Nancy W. Phillips
 Mr. W. Lee Phillips
 Mr. & Mrs. James J. Pierson
 Mr. John M. Pinney
 Mr. & Mrs. John F. Plaskon
 Mr. Marc Pound
 Mr. Jeffrey L. Punderson
 R. Brooks & Sons
 Ms. Karol B. Redline
 Reliable Pest Control
 Mr. & Mrs. Stephen E. Renshaw
 Ms. Margaret Retallack
 Mr. & Mrs. Thomas H. Reynolds
 Mr. & Mrs. George W. Richards
 Mrs. Mary E. Boehm Riedlin
 Mr. David Michael Riley
 Ms. Kathleen Rineholt
 Ms. Aretta D. Ritch
 Dr. & Mrs. William G.M. Ritchie
 Ms. Chanice W. Rochester
 Mr. & Mrs. Donald E. Roe
 Mr. & Mrs. Gerry C. Rollefson
 Ms. Patricia O. Rollo
 Mr. Fran Roux
 Mr. Lawrence D. Rovin
 Rudge Family Fund
 Dr. & Mrs. Reinhardt O. Sahlmel
 The Rev. Nancy L. Sajda
 Mr. & Mrs. Lawrence P. Sanford
 Ms. Gayeann Schmidt
 Mr. Donald Schmigel
 Mr. Heinrich Schmitz
 Ms. Sarah Schunick-Baney
 Mr. & Mrs. James W. Scott
 Mr. & Mrs. David S. Seabury
 Ms. Barbara J. Seese
 Mr. & Mrs. John M. Sewell
 Mr. Martin Sharp
 Mr. & Mrs. Stephen Shearer
 Mr. & Mrs. David E. Sherrill
 Mr. & Mrs. Tom Shuren
 Ms. Anne Siefer
 Mr. Salvatore P. Simoncini
 Mr. & Mrs. Alan Sleeper
 Ms. Jacqueline H. Smith
 Mrs. Deborah M. Smith
 Ms. Koreen Smith
 Ms. Sharon B. Smith
 Ms. Kathleen A. Smith
 Ms. Sharyn G. Spector
 St. Luke United Methodist Church
 Ms. Ella L. Stanley
 Mr. & Mrs. Clay W. Stevens
 Mr. Edward L. Strohhenn
 Ms. Peggy Tarburton
 Mr. & Mrs. David W. Taylor
 Temple B'Nai Israel
 Ms. Dodie Theune
 Mr. & Mrs. Bruce R. Thomas
 Mr. & Mrs. Kenneth R. Thomas
 Mr. William L. Thompson
 Mrs. Frances A. Thorington
 Mr. & Mrs. John S. Tochko
 Mr. & Mrs. Richard C. Trippe
 Mr. Mark R. Tyx
 United Way of Central Maryland
 Mr. & Mrs. Thomas R. Urso
 Mr. & Mrs. Richard D. VanGilder
 Mr. & Mrs. Stephen Velo
 Mr. & Mrs. W. Moorhead Vermilye
 Ms. Antoinette P. Vojvoda
 Mr. & Mrs. Robert Voyles
 Mr. & Mrs. Frederick J. Wagenblatt
 Mr. Gregory Demetrius Walls
 Mr. & Mrs. J. Christopher Walsh
 Ms. Irene E. Warner
 Mr. & Mrs. John K. Waters
 Mr. Marshal L. Weingarden
 Mr. and Mrs. H. William West
 Mr. Dale L. Whalen
 Mr. and Mrs. David H. Whaley
 Ms. Sally Whittington
 Ms. Elizabeth C. Williams
 Mr. & Mrs. Mark D. Wilson
 Mr. & Mrs. Winslow Womack
 Womens Assoc. of the Presbyterian Church
 Mr. Samuel Woods
 Mr. & Mrs. James F. Wortman
 Ms. Juanita Wright
 Mr. & Mrs. Louis C. Wright
 Mr. & Mrs. Francis H. Wrightson
 Ms. Jenny Wyant
 Mr. Romaine D. Young
 Mr. Calvin O. Yowell
 Mr. & Mrs. Peter M. Yungbluth
 Mr. & Mrs. Harvey Zendt
 Mrs. Anne G. Zvirman

Carpenters Club

As a member of the Carpenters Club, donors have a hand in building or repairing every house for every family we serve. Every time we dedicate a home, donors make a commitment to donate a set amount (\$50 or \$100). That set amount and consistent giving allows us to effectively plan for the future.

Carpenters Club member benefits:

- Each contribution is 100% tax-deductible.
- If an email address is provided, we email a quarterly, special newsletter that shows the progress of the houses currently under construction or repair.
- We invite members to each home dedication ceremony to celebrate and meet Habitat homeowners.

Mr. & Mrs. Bruce C. Armistead
Mr. & Mrs. Marion W. Bevard
Mr. & Mrs. Will Bishop
Mrs. Corinne M. Bissell
Dr. & Mrs. Stuart M. Bounds
Mr. & Mrs. Raymond B. Case
Mr. & Mrs. Kim J. Cassidy
Mr. & Mrs. Skip Chase
Mr. & Mrs. Stephen R. Clineburg
Mr. & Mrs. Louis A. Codispoti
Mrs. Catherine E. Coffield
Mrs. Joan W. Cox
Mrs. Joan A. Crowley
Mr. & Mrs. George M. Curtis
Mr. & Mrs. John T. Detwiler
Mr. L. Thomas Divilio & Ms. Lisa A. Gritti
Mr. & Mrs. H. Wade Dudrow
Mr. & Mrs. George P. Eysymontt
Mr. Gerald A. Fairbanks
Mr. & Mrs. George J. Fox
Ms. Caroline George
Mr. & Mrs. Kenneth H. Gibson
Dr. Roberta R. Gribbon
Mr. & Mrs. Lee Grier
Mr. & Mrs. Ronald L. Grudziecki
Mr. & Mrs. Paul R. Haddaway
Mr. & Mrs. A. Carl Helwig
Mr. & Mrs. Bill G. Hendon
Mr. & Mrs. Frederic R. Hildenbrand
Mrs. Martha F. Horner
Mrs. Carla B. Howell
Mrs. Doris S. Hughes
Mrs. Marsha T. Kacher
Mr. & Mrs. John G. Kaestner
Mr. & Mrs. Richard L. Kelly
Mrs. Bette S. Kenzie
Mrs. Susan K. Kilmon
Mr. Karl F. Krieger
Mr. & Mrs. Robert A. LaForce
Mr. & Mrs. W. Jack Lane
Drs. David E. Lees
Mr. & Mrs. Ronald E. Leshar
Mrs. Catherine J. Liebl
Mr. & Mrs. Thomas C. Malone

Ms. Linda M. Mastro
Mr. & Mrs. Richard S. Miller
Ms. Carolyn Reese Morris
Mr. John P. Nason
Mr. & Mrs. Maurice E. Newnam
Mr. & Mrs. Rolf R. Nordlie
Mr. John Adam Novak
Mrs. Linn W. Ong
Mr. and Mrs. Charles E. Pax
Mr. & Mrs. David S. Perry
Mr. Paul E. Peters
Mr. John M. Pinney
Mr. & Mrs. John F. Plaskon
Mr. Frederick C. Pomeroy
Ms. Terry H. Price
Mrs. Ellen S. Rajacich
Ms. Phyllis Rambo
Ms. Barbara Reisert
Mrs. Phoebe C. Reynolds
Mr. & Mrs. Thomas H. Reynolds
Mrs. Mary E. Boehm Riedlin
Dr. & Mrs. William G.M. Ritchie
Mr. & Mrs. James K. Sadler
Mr. & Mrs. William C. Schmidt
Mrs. Eunice B. Shearer
Mr. Eugene Skinner
Mr. Albert L. Smith
Mrs. Deborah M. Smith
Mrs. Marsha D. Smith
Mr. & Mrs. William B. Stagg
Mrs. Jo Ann Storey
Mr. & Mrs. Samuel M. Strong
Mr. & Mrs. George A. Thomas
Ms. Naomi Diane Thomas
Mr. William L. Thompson
Mr. & Mrs. Thomas R. Urso
Mr. & Mrs. Charles J. Weber
Ms. Doris Weber
Mr. Robert Wenneson & Ms. Cynthia J. Lilley
Women's Assoc. of the Presbyterian Church
Mr. & Mrs. Francis H. Wrightson
Mr. Calvin O. Yowell

Tribute Gifts in Memory Of

Carol Box Hill

Mrs. Carol W. Armstrong
Mrs. Susan K. Kilmon
Ms. Alice T. Petizon

Eric Lowery

Mr. and Mrs. Alfred Sikes

Tribute Gifts in Honor Of

Mary Ellen Bauer

Ms. Teresa Spence and Ms. Sandra Holicky

George Fox

Mr. and Mrs. Michael Fox

Stuart and Kitty Froehling

Mr. and Mrs. Donald E. Roe

Pete Howell

Mr. and Mrs. William D. Gordean
Mr. James Mourlas

Claude Maechling

Mr. David J. Feickert
Ms. Susan Feickert

Duval Mills

Ms. Lorraine M. Caldwell

Edmund Partridge

Ms. Carolyn Hollenbeck

Charles Weber

Mr. and Mrs. Will Bishop

Mary Jane and Shannon Wyant

Ms. Jenny Wyant

Cornerstone Society & Planned Giving

Planned gifts provide a cornerstone for stability, security and opportunity for years to come.

When donors give to Habitat Choptank through estate or long-term financial plans, they are building a legacy and ensuring that later generations have a safe and secure place to call home. We have been blessed to have a group of donors who have remembered Habitat Choptank in this way.

Cornerstone Society Members

Sara Bartlett
John T. Benjamin
Mr. and Mrs. Frederick R. Haller
Florence Harper
Franklin Hawkins
Royce A. Peabody
J. Thomas and Eleanor Requard
Phoebe C. Reynolds
Carolyn Smith
R. Carmichael Tilghman
Derek John Weatherley
Robert A. and Beverly H. Wolffe

board and staff

FY20 Members of the Board

George J. Fox, III
President

Paul D. Brant
Vice-President

Lawrence A. Neviasher
Treasurer

Jennifer Grier
Secretary

Charles F. Bohn, Jr.
Immediate Past President

Mary Ellen Bauer
Jodi Cavanaugh Jews

Roy Cowdrey
George Dappert

Daniel Dunlap
Frederick R. Haller

Jeffrey Joseph
Kate Mansfield

Kevin Moran
Phyllis P. Rambo

Charles J. Weber, Jr.

Emeritus Members

Jo Merrill

Larry Neviasher

Hugh Smith

FY20 Habitat Choptank Staff

Scott Baynard
Construction Supervisor

Tara Felts
Neighborhood Revitalization (NR)
Family Services Coordinator

Rhodana Fields
NR Manager

Lisa Hamilton
Communications Coordinator

JoAnn Hansen
Executive Director

Pat Ingram
Client Services Manager

Dan Kurth
NR Repair Supervisor

Jenny Schmidt
Development & Communications Manager

Nora Skiver
Volunteer Coordinator

Wayne Suggs
Construction Director

Jim Thomas
Construction Supervisor

Tracy Tracy
Finance and Office Manager



29349 W. Maple Avenue, Suite 3
Trappe, MD 21673
410-476-3204
info@habitatchoptank.org



8610 Commerce Drive
Easton, MD 21601
410-820-6186
ReStore@habitatchoptank.org